RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

		Jealer Núm	ber	C	ontract Number		<u> </u>			
(Including County and Zip Code) CAMDEN (Includ				Name and Addres County and Zip Co			Seller-Creditor (Name and Address) MT. EPHRAIM CHRYSLER DODGE RAI 620 N. BLACK HORSE PIKE MOUNT EPHRAIM, NJ 08059			
You, the Buyer (ar	nd Co-Buyer, if any	/), may bu	y the vehic	e below for casi	or on credit. By si	gnin	g this contract, you choose to buy the vehicle			
contract) the Amor	ie agreements on	inance Ch	and back of narge in U.S	this contract, You funds according	ou agree to pay the	ם כל ב	ller - Creditor (sometimes "we" or "us" in thi			
New/Used	Make Year and Model Vehicle Identification Number						Primary Use For Which Purchased			
	··· RAM			\{\dagger{\partial}{\partial}\}		Personal, family, or household unless otherwise indicated below business				
NEW	2018~ 250A			EUR5HJ2JG3			agricultural 🗀 NA 🔈			
ANNUAL	FEDERAL TRU] [insurance. You may buy the physical damage insur-			
PERCENTAGE	FINANCE CHARGE	Fina	ount nced	Total of Payments	Total Sale Price		ance this contract requires (see back) from anyone you choose who is acceptable to us. You are not			
RATE The cost of	The dollar amount the	credit p		The amount you will have paid after			required to buy any other insurance to obtain credit. THIS DOES NOT INCLUDE INSURANCE			
your credit as a yearly rate.	credit will cost you.		ou or r behalf.	you have made all payments as	credit, including your down		ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE.			
	\		26: 27	scheduled. \$: 61675.92	\$ 70175.92	H	WITHOUT SUCH INSURANCE, YOU			
8.94 ···%			MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.							
Your Payment	Schedule Will B	e:	When Payr	nents	· · · · · · · · · · · · · · · · · · ·		If any insurance is checked below, policies or certificates from the named insurance companies will			
Payments	Payments	Monthly be	Are Ďu			$\ \cdot \ $	describe the terms and conditions.			
72	856.61	4.		5/23/201 <u>9</u>			Check the insurance you want and sign below: Optional Credit Insurance			
المنافعة الم	ক <i>শাসেনা শীলা</i> NA নকা	Award to each a fine.	numi	IO 4"			☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both			
Or As Follows:	the management of the same	5-10-10-10-10-10-10-10-10-10-10-10-10-10-		III TV3		1	☐ Credit Disability: ☐ Buyer. ☐ Co-Buyer. ☐ Both Premium:			
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Late Charge. If pay	ment is not received in						Credit Disability \$ NH			
$_{\underline{5}}$ % of the part	of the payment that is	Ŷ÷	NA - Contract Contrac							
	is \$ <u>10,000</u> or les pay off all your debt ea				Marie Albania	4	Home Office Address NA			
Security Interest. Y	ou are giving a security	interest in t	he vehicle beir	ng purchased.			Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit			
	ation: See this contra d repayment in full befo			_	about nonpayment,	1 1	life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless			
acidali, any roquire		·	oled date and	security interest.		!	you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of			
1 Cash Price (including	OUNT FINANCED ng \$ <u>3444.92</u>	raine tavi	4 4		\$ 55 0 54. 92 (1)		Amount Financed. Credit life insurance pays the unpaid part of the amount financed if you die. This insurance pays only the			
2 Total Downpaymen	t = · i	ades (ax)	·		4 (1)		amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due			
Trade-In	NA 🔄 :		(Model)		•		under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named			
	1 1 1			& τ' 	· ··· NA·····	H	of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life or credit disability insurance provides. See the policies or			
Less Pay Of	f Made By Seller		certificates for coverage limits and other terms and conditions. Coverage for credit life insurance and credit disability							
Equals Net 1 + Cash	frade in			\$ s: 45	NA 500.00	I I	insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.			
+ Other		NA	·	+	100.00					
	npayment is negative, et Cash Price (1 minus 2)		ee 4J`below) **	ranjarrani, in Augusto and Augusto	\$ 8500.00 (2) \$ 46554.92 (3)					
	luding Amounts Paid to		ur Behalf							
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Life Disability				<u>lA error en encomben en vivos e</u>	garanaka garan daribar Pariharan daribar		Type of Insurance Term Premium \$ NA			
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F Vehicle Tire Fee \$ 7.50 G Government Taxes Not Included in Cash Price \$ NA							Insurance Company Name			
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	rtificate of Title Fees :::: (Seller must identify wh			<u> </u>	·····································	l ŀ	Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be			
describe purpos	se)					- [a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.			
to NA				nce \$	NA NA		I want the insurance checked above.			
to MT. E	PHRAIM_CHRYS		<u>ENTARY F</u>	<u>EE </u>	379.00		NA Date			
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	arges and Amounts Pai			<u> </u>	\$ 871 35 (4)	, [of \$ if any check you give us is dishonored and the law allows it.			
5 Amount Financed (s. 47426.27 (5)	, <u>.</u> L	GISTIOTIOTOU ATIO (THE IZW ATIOWS (C.			
OPTION: You nav	no finance charge	if the Amor	ınt Financed	l, item 5. is paid in	i full on or before		and the second of the second o			
	Year						Peper of a separate free con-			
☐ If this box is chec	cked, the following let	e charge an	plies to vehic	les purchased or	narily for business or	 				
agricultural use.	_				•	· ·				
	received in full within.									
	cked, the late charge									
OPTIONAL GAP CONTE	ACT. A gap contract (deb	t cancellation of	contract) is not re	equired to obtain credit	and will not be provided uni	ess v	ou sign below and agree to pay the extra charge. If you choose			
to buy a gap contract, the	e charge is shown in Item	4D of the Item	ization of Amour	t Financed. See your g	ap contract for details on the	e tern	ns and conditions it provides. It is a part of this contract.			
TermNA		Mos.			···NA	N	ame of Gap Contract			
I want to buy a gap cont	ract.									
Buyer Signs X	NA	4	- James Stocker 1	r degree rear value of the c						
. you may only	cancel it if the	e seller a	oling off agrees or	for legal cau	tion period for t	ca	sale. After you sign this contract, neel this contract simply because			
The Annual	Percentage F	Rate ma	y be neg	gotiable wit	h the Seller. T		Seller may assign this contract			
and retain it	s right to rec	eive a p	part of the	ne Finance	Charge.					
HOW THIS CONTRA	CT CAN BE CHANGED	. This contra	ct contains the	entire agreement bet	ween you and us relating	to thi	s contract. Any change to this contract must be in writing			
and we must sign it. No oral changes are binding. Buyer Signs William Decay of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others. See back for other important agreements.										
		•. •	NO	TICE TO RET	AIL BUYER					
You are entitle	is contract in bl d to a copy of tl ect your legal ri	ne contra	ict at the t	ime you sign.						

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

MT. EPHRAIM CHRYSLER DODGE RAM

Selier assigns its interest in this contract to

-MT. EPHRAIM CHRYSLER DODGE RAM - 04/08/19/X

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X

(Assignee) under the terms of Seller's agreement(s) with Assignee.

ORIGINAL LIENHOLDER

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Recentage Rate on the unpaid part of the Amount Financeds 280 34 August والراد
 - How/we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in
 - any order we choose. How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay:

late and less if you pay early. Changes may take the

form of a larger or smaller final payment or, at our

option, more or fewer payments of the same amount

as your scheduled payment with a smaller final pay-

ment. We will send you a notice telling you about these

changes before the final scheduled payment is due. You may prepay. You may prepay all or part of the · d. unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment:

YOUR OTHER PROMISES TO US

- If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it:
- c. Security Interest. You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle; All insurance, maintenance, service, or other con-
 - tracts we finance for you; and All proceeds from insurance, maintenance, ser-
 - vice, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts. This secures payment of all you owe on this contract.

It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our writtenpermission. Insurance you must have on the vehicle. You agree to have physical damage insurance

covering loss of or damage to the vehicle for the term

of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance; we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest to the extent permitted by applicable law. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on the front of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you?

owe or repair the vehicle. What happens to returned insurance, maintenance, service, or other contract charges. If we'get a refund on insurance, maintenance, service, or other contract charges, you agree that we may subtract the

You may owe late charges. You will pay a late charge on

each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

refund from what you owe.

late payment or mean that you may keep making late payments.

- If you pay late, we may also take the steps described below.
- You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time; 1, 1, 1, 1, 1, 25 You give false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract. The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the
- Finance Charge, any late charges, and any amounts due because you defaulted 🚟 🐇 Sack You may have to pay collection costs. If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and court costs the law permits. If the vehicle is primarily for personal, family, or household use and the cash price is \$10,000 or less, the maximum attorney's fee you will pay

will be \$100 plus 10% of the excess over \$500 of the

- amount due when we hire the attorney. We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the
- How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle. We will sell the vehicle if you do not get it back. If you

do not redeem, we will sell the vehicle. We will send you

this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

law allows.

- a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay
 - What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle as the law allows. If the vehicle is a total loss because it is confiscated, damaged; or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

Unless the Seller makes a written warranty, or enters

WARRANTIES SELLER DISCLAIMS

into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose. This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract.

- Information on the window form overrides any contrary provisions in the contract of sale: **** - *** Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehiculo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta. 6. Servicing and Collection Contacts. You agree that we may try to contact you in writing, by e-mail,
- · · · messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number

you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you. Applicable Law Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

prerecorded/artificial voice messages, text

 The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Sellers or against the manufacturer of the vehicle or equipment obtained under this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE

Construction on the control of the control of the

DEBTOR HEREUNDER.

Exhibit A

Contracting and distriction of

医血管囊性 计磁管 经抵收帐 法联合

Case 22-18807-JNP Doc 78-1 Filed 09/22/23 Entered 09/22/23 10:26:07 Desc Exhibit A Page 3 of 4

CONFIRMATION OF ASSIGNMENT OF RETAIL INSTALLMENT SALE CONTRACT

WHEREAS, on or about April 08th, 2019, A1 LEASING LLC entered into that certain Retail Installment Sale Contract ("Contract") with MT. EPHRAIM CHRYSLER DODGE RAM ("Dealership") for the sale and financing of a 2018 RAM 2500 ST, VIN # 3C6UR5HJ2JG396065 ("Vehicle"); and

WHEREAS, the Dealership thereafter sold and assigned its interest in the Contract to Ally Bank aka Ally Bank Corp. aka Ally Capital Corp.; and

THEREAFTER, Ally Bank aka Ally Bank Corp. aka Ally Capital Corp. did assign all of its right, title and interest in and to the Contract to Ally Financial Inc. effective as of the date of the Contract.

AIS PORTFOLIO SERVICES, LLC, AS AUTHORIZED AGENT FOR ALLY BANK aka ALLY CAPITAL CORP. aka ALLY BANK CORP.

Ву:	(Signature)
Name:	PAUL TANGEN (Print Name of Signatory)
Title:	Its Authorized Agent
Dotos	9/5/23

THIRD PARTY GUARANTY

This populates to the inflowing Refall justailleut Coutlact:				
Date: 4 (8 (Year)				
Seller A TOMAIM DOOLL	Buyer: <u>A 1 4</u>	cuinc ecc		
Goods Purchased: 2018 Para 2500				
Identification Number: 3CCURSH52:363960C5				
In consideration of the Seller making the Contract described above, I he payments required under the Contract. I agree to pay on demand the ful due, or (2) breaks any of the agreements in the Contract.	ereby guarantee to the Selle Il amount remaining unpaid i	r, or any assignee of the C f the Buyer (1) falls to pay	ontract, p any payme	ayment of a ent when it is
My llability shall not be affected by any settlement or extension of the Co of the obligation of the Buyer or any other interested person, by operation	ntract, or by any change to (of law or otherwise.	Contract terms, caused by the	ne dischar	ge or releas
I hereby waive notice of acceptance of this Guaranty; notice of the Buyowing at any time, and of any demands upon the Buyer.		ormance, and default; and	notices o	f the amoun
I signed this Guaranty and received copies of the Retail Instalment Contra	ct-described above and alth	is Guaranty on	2	19
- (MIMO / plan Canas		(Mo.)	(Day)	(Year)
go has all shows		· •	8	19
(Guarantor Signs) (Wif	ness Signs)	(Mo.)	(Day)	(Year)
NYCOLLETE BURNS				
(Name)				
2 CLLCISON CN				
(Address)		•		